



United States Patent And Trademark Office

Applicant(s) : Douglas Monticciolo

Application No. 09/805,522

Filed : March 31, 2001

Title : METHOD OF COST EFFECTIVELY FUNDING A LOAN

TC/AU : 3624

Examiner : Subramanian, Narayanswamy

Docket No. 198191/0004

April 3, 2006

Commissioner for Patents
P.O. Box 1450
Alexandria VA 22313-1450

AMENDMENT

Sir:

Applicant respectfully requests entry of this amendment in favorable reconsideration of the application. This amendment is being filed in response to the office action mailed December 1, 2005. Enclosed is a petitioning fee for a one-month extension of time, thereby extending the due date for this Amendment to April 1, 2006. Because April 1 was a Saturday, the due date is Monday, April 3, 2006, thereby making this amendment timely filed.

Listing of Claims begins on page 2 of this paper.

Amendments to the Drawings begin on page 5 of this paper.

Remarks/Arguments begin on page 6 of this paper.